

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <b>Sandor Lengyel</b>            | Social Security number or ITIN | <b>xxx-xx-5130</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   | <b>Patricia Lengyel</b>          | Social Security number or ITIN | <b>xxx-xx-5863</b> |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>District of New Jersey</b> |                                  |                                |                    |
| Case number: <b>11-30204-MBK</b>                             |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandor Lengyel

Patricia Lengyel

11/9/16

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sandor Lengyel  
 Patricia Lengyel  
 Debtors

Case No. 11-30204-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 50

Date Rcvd: Nov 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2016.

db/jdb +Sandor Lengyel, Patricia Lengyel, 1301 1st Ave, Toms River, NJ 08757-3424  
 cr +Capital One, POB 740933, Dallas, TX 75374-0933  
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 cr +TD Retail Card Services, PO Box 740933, Dallas, TX 75374-0933  
 512147275 +CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
 (address filed with court: Citi, PO Box 183041, Columbus OH 43218-3041)  
 512147269 Capital One Bank, 3905 N Dallas Parkway, Plano, TX 75093-7892  
 512353241 #+Capital One, N.A., 3901 N. Dallas Pkwy, Plano, TX 75093-7864  
 512250294 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,  
 Dallas, TX 75374-0933  
 512374305 +N.J. Law & Public Safety Credit Union, c/o Michael R. DuPont, Esq., 229 Broad Street,  
 P.O. Box 610, Red Bank, NJ 07701-0610  
 512147285 NJL & PS Visa, PO Box 31279, Tampa, FL 33631-3279  
 512147286 Santander Consumer USA, PO Box 6660633, Dallas, TX 75266-0633  
 513110672 Sovereign Bank, N.A. (formerly Sovereign Bank), PO Box 15102, Wilmington, DE 19886-5102  
 512147287 +Sun National Bank, 226 Landis Avenue, Vineland, NJ 08360-8142  
 512147288 TD Retail Card Services, PO Box 11956, Newark, NJ 07101-4956  
 512297441 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 740933,  
 Dallas, TX 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2016 23:15:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 09 2016 23:15:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512147261 EDI: AMEREXPR.COM Nov 09 2016 22:48:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 512298860 EDI: BECKLEE.COM Nov 09 2016 22:48:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512420697 +EDI: OPHSUBSID.COM Nov 09 2016 22:48:00 BACK BOWL I LLC, SERIES B,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512506047 EDI: BANKAMER2.COM Nov 09 2016 22:48:00 Bank of America, PO Box 15102,  
 Wilmington, DE 19886-5102  
 512161037 EDI: BANKAMER2.COM Nov 09 2016 22:48:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 512147263 EDI: BANKAMER.COM Nov 09 2016 22:49:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019  
 512147267 EDI: TSYS2.COM Nov 09 2016 22:48:00 Barclays Card, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 512147268 EDI: HFC.COM Nov 09 2016 22:49:00 Boscovs, PO Box 17642, Baltimore, MD 21297-1642  
 512399465 EDI: RESURGENT.COM Nov 09 2016 22:48:00 CR Evergreen II, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 512754856 +EDI: OPHSUBSID.COM Nov 09 2016 22:49:00 Candica, LLC, c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 512147270 EDI: CAPITALONE.COM Nov 09 2016 22:49:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 515918273 +EDI: AISACG.COM Nov 09 2016 22:49:00 Capital One N. A., c/o Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016-5028  
 515918273 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 09 2016 23:19:19 Capital One N. A.,  
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  
 513291071 +EDI: BASSASSOC.COM Nov 09 2016 22:49:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 512147271 EDI: CHASE.COM Nov 09 2016 22:48:00 Chase, PO Box 15153, Wilmington DE 19886-5153  
 512266757 EDI: CHASE.COM Nov 09 2016 22:48:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 512173195 +EDI: TSYS2.COM Nov 09 2016 22:48:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 512147276 EDI: DISCOVER.COM Nov 09 2016 22:48:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 512163664 EDI: DISCOVER.COM Nov 09 2016 22:48:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 512705964 +EDI: RESURGENT.COM Nov 09 2016 22:48:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 512147278 EDI: BANKAMER.COM Nov 09 2016 22:49:00 FIA Card Services, PO Box 15019,  
 Wilmington, DE 19886-5019  
 512429382 EDI: RMSC.COM Nov 09 2016 22:49:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 512147279 +EDI: RMSC.COM Nov 09 2016 22:49:00 GE Money Bank, Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 512198670 +EDI: BASSASSOC.COM Nov 09 2016 22:49:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 512674538 EDI: AIS.COM Nov 09 2016 22:48:00 InSolve Recovery, LLC by American InfoSource LP,  
 PO Box 269093, Oklahoma City, OK 73126-9093

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 50

Date Rcvd: Nov 09, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512147283 +EDI: CBSKOHL.S.COM Nov 09 2016 22:48:00 Kohls Payment Center, PO Box 2983,  
Milwaukee, WI 53201-2983  
512147284 +EDI: TSYS2.COM Nov 09 2016 22:48:00 Macys, PO Box 183083, Columbus, OH 43218-3083  
512350116 +EDI: OPHSUBSID.COM Nov 09 2016 22:48:00 OAK HARBOR CAPITAL III, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
512542943 EDI: PRA.COM Nov 09 2016 22:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
512519634 EDI: PRA.COM Nov 09 2016 22:48:00 Portfolio Recovery Associates, LLC,  
c/o GE Capital Retail Bank, POB 41067, Norfolk VA 23541  
512340098 EDI: PRA.COM Nov 09 2016 22:48:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
PO Box 41067, Norfolk VA 23541  
512427923 +E-mail/Text: cop@santander.us Nov 09 2016 23:15:34 Sovereign Bank, 601 Penn Street,  
10-6438-FB4, Reading PA 19601-3544  
513854346 +EDI: BASSASSOC.COM Nov 09 2016 22:49:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
512457040 EDI: ECAST.COM Nov 09 2016 22:48:00 eCAST Settlement Corporation assignee of Citibank,  
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512147262\* American Express, PO Box 1270, Newark, NJ 07101-1270  
512302432\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
512147264\* Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
512147265\* Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
512147266\* Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
512399466\* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
512147272\* Chase, PO Box 15153, Wilmington DE 19886-5153  
512147273\* Chase, PO Box 15153, Wilmington DE 19886-5153  
512147274\* Chase, PO Box 15153, Wilmington DE 19886-5153  
512147277\* Discover, PO Box 71084, Charlotte, NC 28272-1084  
512147280\* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
512147281\* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
512147282\* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
512521086\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,  
Tucson, AZ 85712-1083

TOTALS: 0, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor Capital One NJECFMAIL@mwc-law.com  
James J. Cerbone on behalf of Debtor Sandor Lengyel cerbonelawfirm@aol.com  
James J. Cerbone on behalf of Joint Debtor Patricia Lengyel cerbonelawfirm@aol.com  
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Capital One jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 8